

EXHIBIT B

Subject: NAVIENT STUDENT LOAN SOCIAL SECURITY NO [REDACTED] Account # [REDACTED]
From: RAHUL MANCHANDA ESQ <rdm@manchanda-law.com>
Date: 3/23/2018, 6:55 AM
To: 18004439723@efaxsend.com, 18008481949@efaxsend.com, 18662660178@efaxsend.com
CC: rdm@manchanda-law.com

Hello:

You have mistakenly listed my student loan amounts due, twice, thus doubling my balance from approximately \$154,000 to approximately \$309,000.

See the attached.

Please correct this issue immediately or I will be notifying federal and state law enforcement.

Also I have not received my invoice for the next student loan payment amount.

Kind regards,
RDM

--

Rahul D. Manchanda, Esq.
Manchanda Law Office PLLC
30 Wall Street, 8th Floor
Suite 8207
New York, NY 10005
Tel: (212) 968-8600
Mob: (646) 645-0993
Fax: (212) 968-8601
Toll Free 24 Hour Hotline: (855) 207-7660
e-mail: rdm@manchanda-law.com
web: www.manchanda-law.com/MT_Rahul.html

Ranked amongst Top Attorneys in the United States by Newsweek Magazine in 2012 and 2013.

Martindale Hubbell Client Champion Silver 2017 Award Winner.

Better Business Bureau Accredited Business A+ Rating.

Licensed New York State Real Estate Broker.

CLIENT TESTIMONIALS: <http://www.manchanda-law.com/ClientTestimonials.html>

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Postal Service. Attention: All foreign nationals (permanent residents and children included) are required to report any change in address within ten (10) days to the USCIS using Form AR-11. Foreign nationals must report address changes to the USCIS by completing this form and sending it to the USCIS. The form can be obtained from the USCIS website at: <http://www.uscis.gov/files/form/ar-11.pdf>. Please also notify our office of your new address.

Download our Immigration Law Firm Brochure at <http://manchanda-law.com/MLO%20IMMIGRATION%20LAW%20BROCHURE.pdf>

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—Attachments:—

NAVIENT STUDENT LOAN DETAILS.pdf

429 KB

If you have federal loans, a new repayment plan may lower those monthly payments to \$0. Go to [Repayment Options](#) to see if your loans qualify >

NAVIENT



RAHUL MANCHANDA
Account # [REDACTED]

[Log Out](#)

All Loan Details As of 03/23/2018 (ET)

Loan

All Loans



Print

Total Current Balance: \$309,758.43

All Loan Details

| Loan | Current Balance | Interest Rate | Due Date |
|---------------------------------------|-----------------|---------------|-------------|
| + 1-01 Consolidation | \$63,825.50 | 4.625% | 04/14/2018 |
| + 1-02 Consolidation | \$91,053.15 | 4.625% | 04/14/2018 |
| + 2-02 Stafford - Subsidized | \$0.00 | 4.220% | No Due Date |
| + 2-03 Stafford - Subsidized | \$0.00 | 4.370% | No Due Date |
| + 2-04 Stafford - Subsidized | \$0.00 | 4.370% | No Due Date |
| + 2-05 Stafford - Subsidized | \$0.00 | 4.220% | No Due Date |
| + 2-06 Stafford - Subsidized | \$0.00 | 4.220% | No Due Date |
| + 2-07 Stafford - Subsidized | \$0.00 | 4.220% | No Due Date |
| + 1-01 DL Consolidated - Subsidized | \$91,053.81 | 4.625% | 03/24/2018 |
| + 1-02 DL Consolidated - Unsubsidized | \$63,825.97 | 4.625% | 03/24/2018 |

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From: RAHUL MANCHANDA ESQ rdm@manchanda-law.com
Subject: Fwd: NAVIENT STUDENT LOAN SOCIAL SECURITY NO

[REDACTED]; Account # [REDACTED]

Date: Mar 25, 2018 at 12:47:42 PM

To: askdoj@usdoj.gov, NYAG.ConsumerBureau@ag.ny.gov,
BCPAdmin@attorneygeneral.gov, attorney.general@state.de.us,
13025776499@efaxsend.com, complaints@delaware.bbb.org,
info@delaware.bbb.org

Cc: rdm@manchanda-law.com

Hello:

Navient Student Loan Company has mistakenly listed my student loan amounts due, twice, thus doubling my balance from approximately \$154,000 to approximately \$309,000.

See the attached.

They also have not sent my invoice for the next student loan payment amount, purposefully so that I default and have to pay additional "collections fees."

Please investigate and advise.

cc: Pennsylvania, New York & Delaware Attorney Generals, US Department of Justice, Delaware Better Business Bureau

Kind regards,
RDM

Rahul D. Manchanda, Esq.
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----- Forwarded Message -----

Subject:NAVIENT STUDENT LOAN SOCIAL SECURITY NO [REDACTED]

Account # [REDACTED]

Date:Fri, 23 Mar 2018 06:55:03 -0400

From:RAHUL MANCHANDA ESQ <rdm@manchanda-law.com>

Reply-To:rdm@manchanda-law.com

Organization:Manchanda Law Office PLLC

To:18004439723@efaxsend.com, 18008481949@efaxsend.com,
18662660178@efaxsend.com

CC:rdm@manchanda-law.com

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You have mistakenly listed my student loan amounts due, twice, thus doubling my balance from approximately \$154,000 to approximately \$309,000.

See the attached.

Please correct this issue immediately or I will be notifying federal and

state law enforcement.

Also I have not received my invoice for the next student loan payment amount.

Kind regards,
RDM

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From: MANCHANDA LAW OFFICE PLLC INFO@manchanda-law.com
Subject: Re: Income-Driven Repayment plans [REDACTED]
Date: Mar 29, 2019 at 12:41:33 PM
To: OnlineHelpED@navient.com
Cc: Navient - Department of Education Loan Servicing
CustomerService@navient.com

Hello:

I received your correspondence but it makes no sense.

Please be advised that until and unless this is taken care of and my payments are reduced substantially I will be forced to file suit in the NYS Supreme Court seeking actual and punitive damages, as well as a Stay.

Kind regards,

--

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On 3/28/2019 12:04 PM, OnlineHelpED wrote:

We've received your inquiry. One of our knowledgeable specialists will review your account and respond shortly.

Effective March 1, 2019, the payment address for U.S. Department of Education (ED) loans we service will be:

Department of Education, Student Loans, Navient
P.O. Box 4450
Portland, OR 97208-4450

If you use a bill pay service to send your ED payments to us, please update your service to ensure no delays in processing your payment.

Please do not respond to this email as it is an automatic response.

Subject: We've Received Your Inquiry - Case ID [REDACTED]
From: Navient <OfficeofCustomerAdvocate@Navient.com>
Date: 3/26/2018, 4:15 PM
To: info@manchanda-law.com

NAVIENT®

Dear Rahul:

We have received your inquiry through the Consumer Financial Protection Bureau (CFPB) portal. We are working to review your concerns and will be responding to the CFPB within 15 days, unless additional time is needed to research your account.

If you have additional questions in the interim, please feel free to call us at 888-545-4199. We're available Monday – Friday 8:30 a.m. to 5 p.m. ET.

Thank you,
Office of the Customer Advocate

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X040

v4-1 [[OnDemand-Ticket]]

Subject: Your Navient Inquiry

From: "Calimano, Danielle" <Danielle.Calimano@navient.com>

Date: 3/26/2018, 3:27 PM

To: "info@manchanda-law.com" <info@manchanda-law.com>

Hello,

We have received your inquiry through the Better Business Bureau (BBB). We are working to review your concerns and will be responding to the BBB. If you have additional questions in the interim, please feel free to call us at 888-545-4199. We're available Monday – Friday 8:30 a.m. to 5 p.m. ET.

Thank you,
Office of the Customer Advocate
Navient